



# 2005 Cumulative Supplement Now Available

## Health Insurance Answer Book

**Sixth Edition**

**By John C. Garner CEBS, CLU, CFCI, CMC**

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The 2005 Cumulative Supplement updates the Sixth Edition of *Health Insurance Answer Book* to make available the most current information in this rapidly evolving field. This comprehensive, easy-to-use guide provides expansive coverage of health insurance including information on health savings accounts, Medicare reform, reimbursement of over-the-counter drugs, captive insurance companies, retiree health plans, prescription debit cards, the U.S. Supreme Court's latest decision on ERISA pre-emption (*Aetna Healthcare v. Davila*), and final COBRA regulations. It provides guidance to a far-reaching audience that includes attorneys, accountants, actuaries, financial advisors, trustees and other fiduciaries, plan administrators, business owners, plan participants, and anyone who advises or administers health plans.

### About the Author:

**John C. Garner** is CEO of Garner Consulting, a firm specializing in employee benefits consulting in Pasadena, California. Before founding Garner Consulting in 1987, Mr. Garner was a Principal in the Los Angeles office of Towers, Perrin where he worked for more than ten years. He previously managed claim offices for Lincoln National Life and for Prudential, where he also served as an underwriter.

Mr. Garner received his B.A. from Occidental College in 1971. He became a Chartered Life Underwriter (CLU) in 1976, a Certified Professional Consultant to Management (CPCM) in 1991, a Certified Employee Benefits Specialist (CEBS) in 1993; Certified in Flexible Compensation Instruction (CFCI) in 2000; a Group Benefits Associate and a Retirement Plans Associate in 2001 and a Certified Management Consultant (CMC) in 2004.

### Highlights of the 2005 Cumulative Supplement:

The 2005 Cumulative Supplement to *Health Insurance Answer Book* brings the reader up to date on changes to this area. Highlights include:

- Discussion of the effect of same-sex marriages on group health insurance plans
- The new health savings accounts
- The IRS's final COBRA regulations issued on May 26, 2004, and the new model COBRA notices
- A new Chapter 16 discussing pharmacy benefits.

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